

Fig. 1

ENCRYPTED CYBERCOUPON METHOD

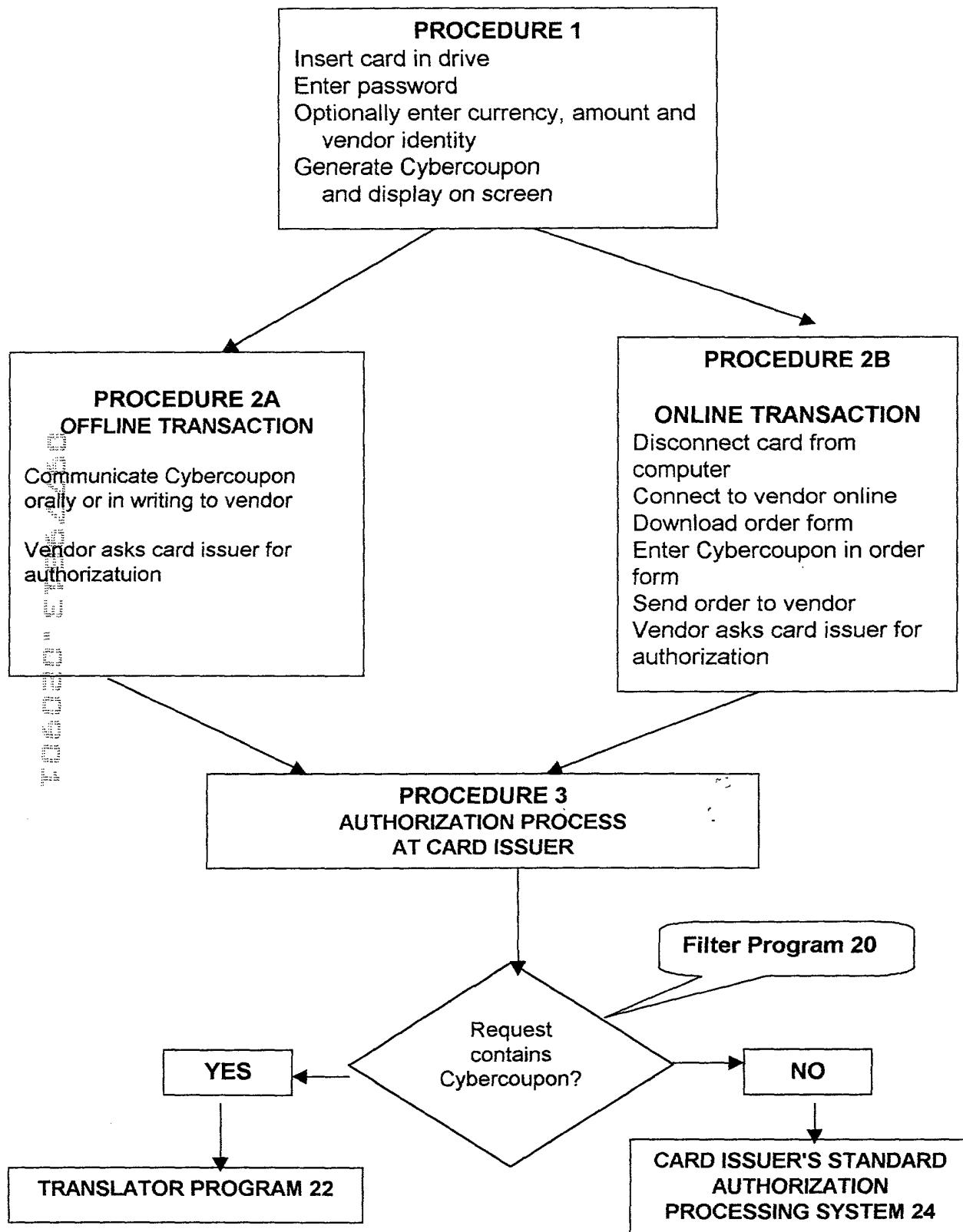


Fig. 2

**ENCRYPTED CYBERCOUPON METHOD
PROCESSING A REQUEST FOR AUTHORIZATION OF A TRANSACTION
BY TRANSLATOR PROGRAM**

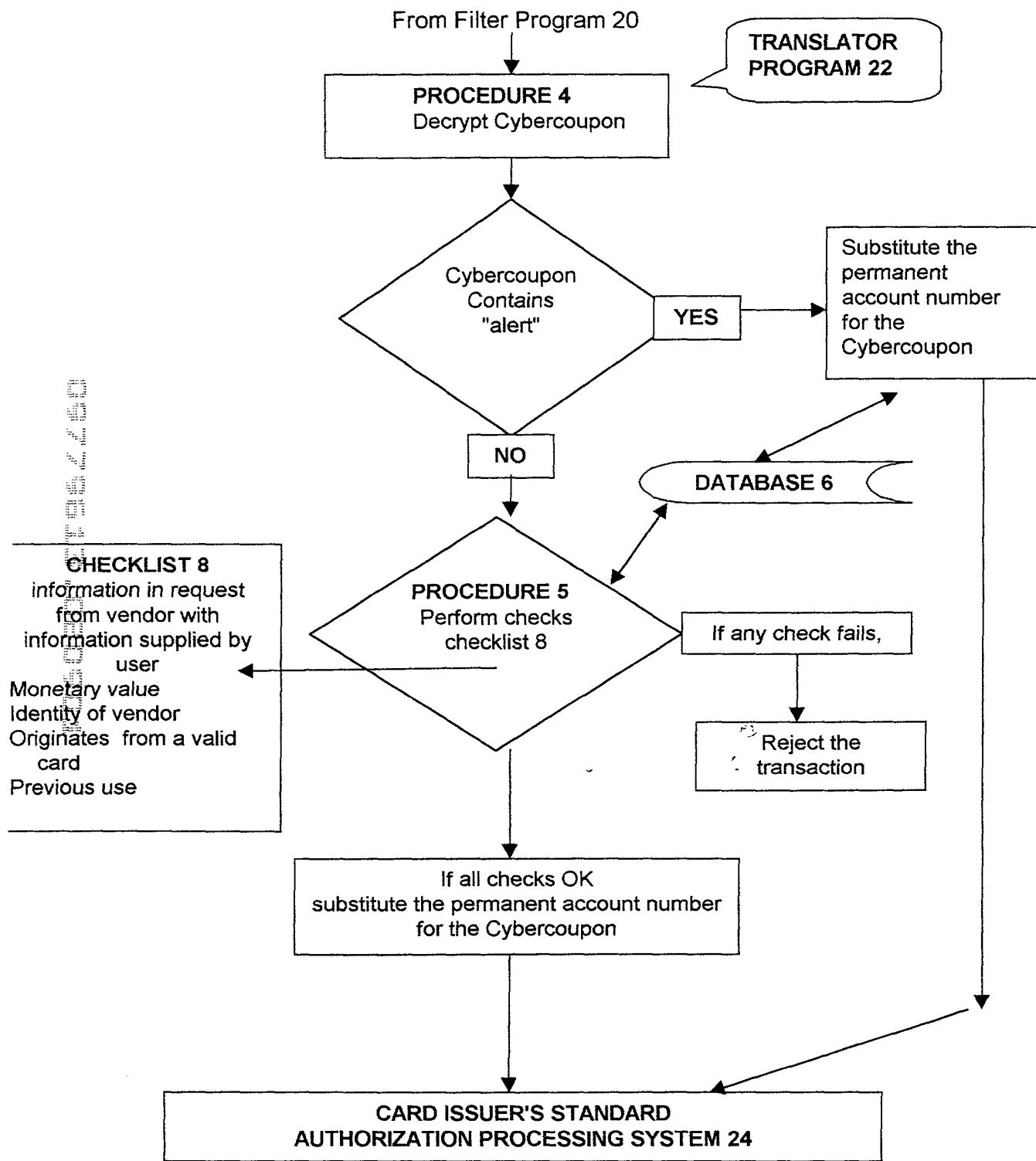


Fig 3.

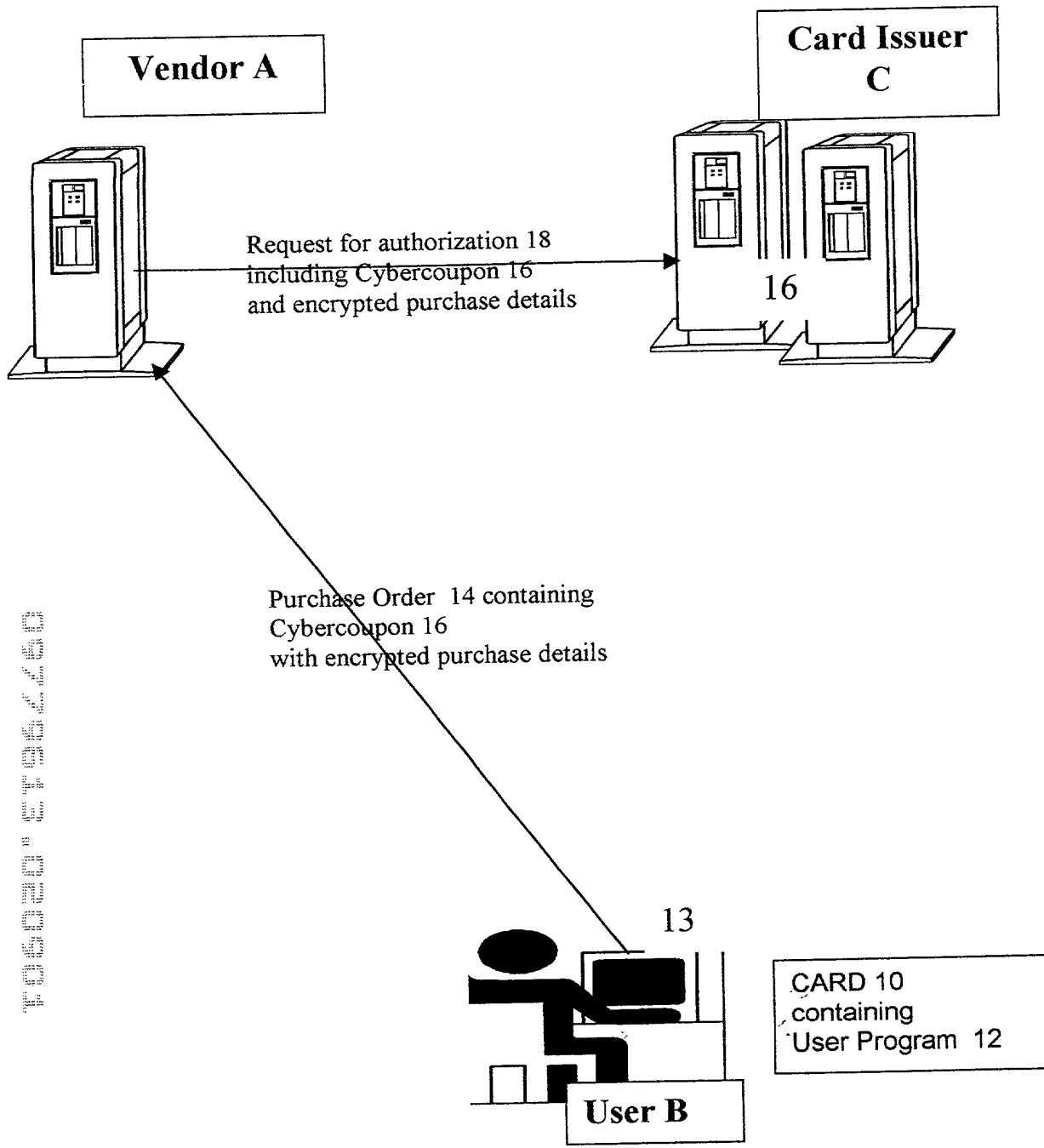


Fig. 4

Card Issuer C

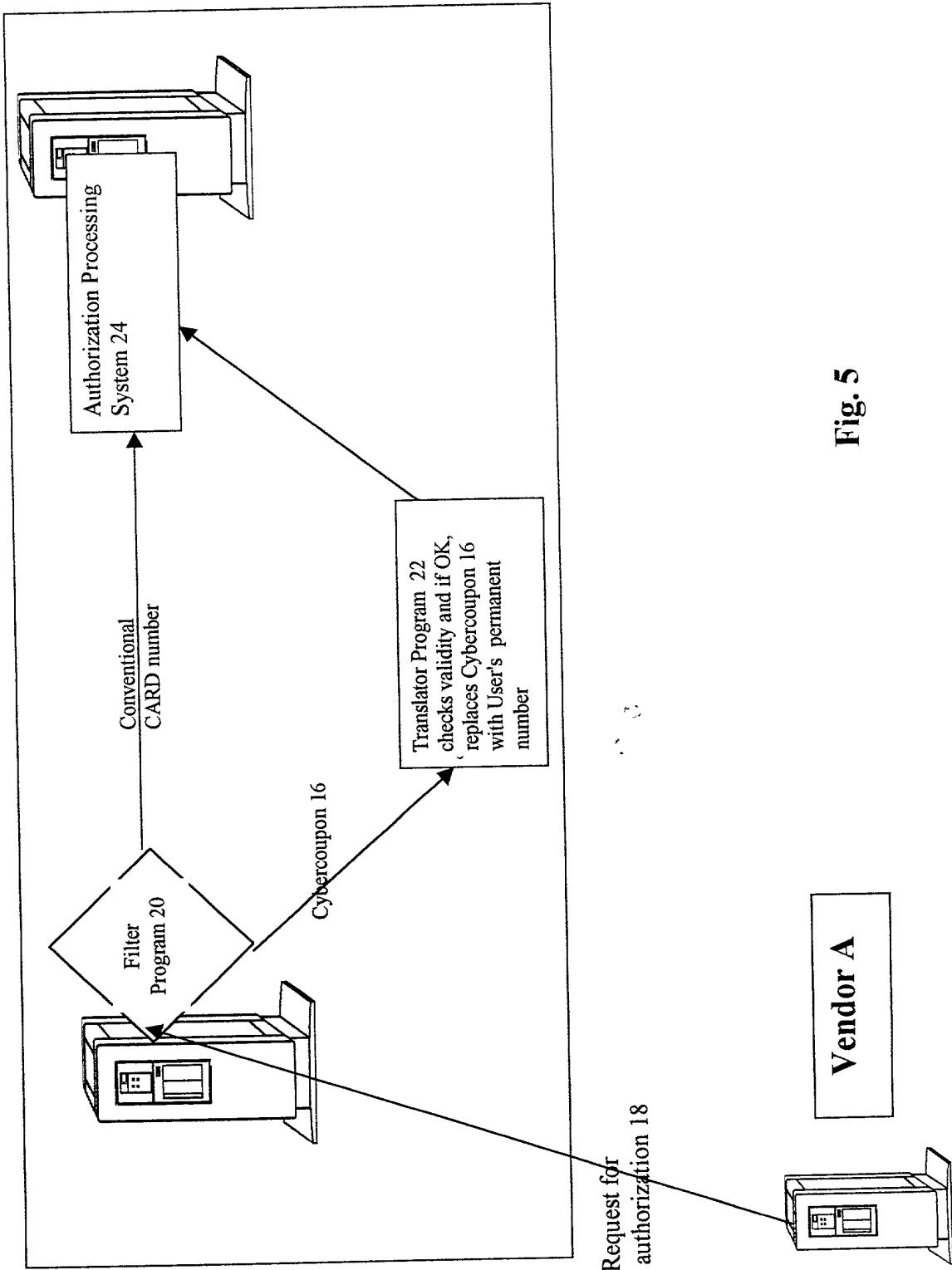


Fig. 5

Card Issuer C

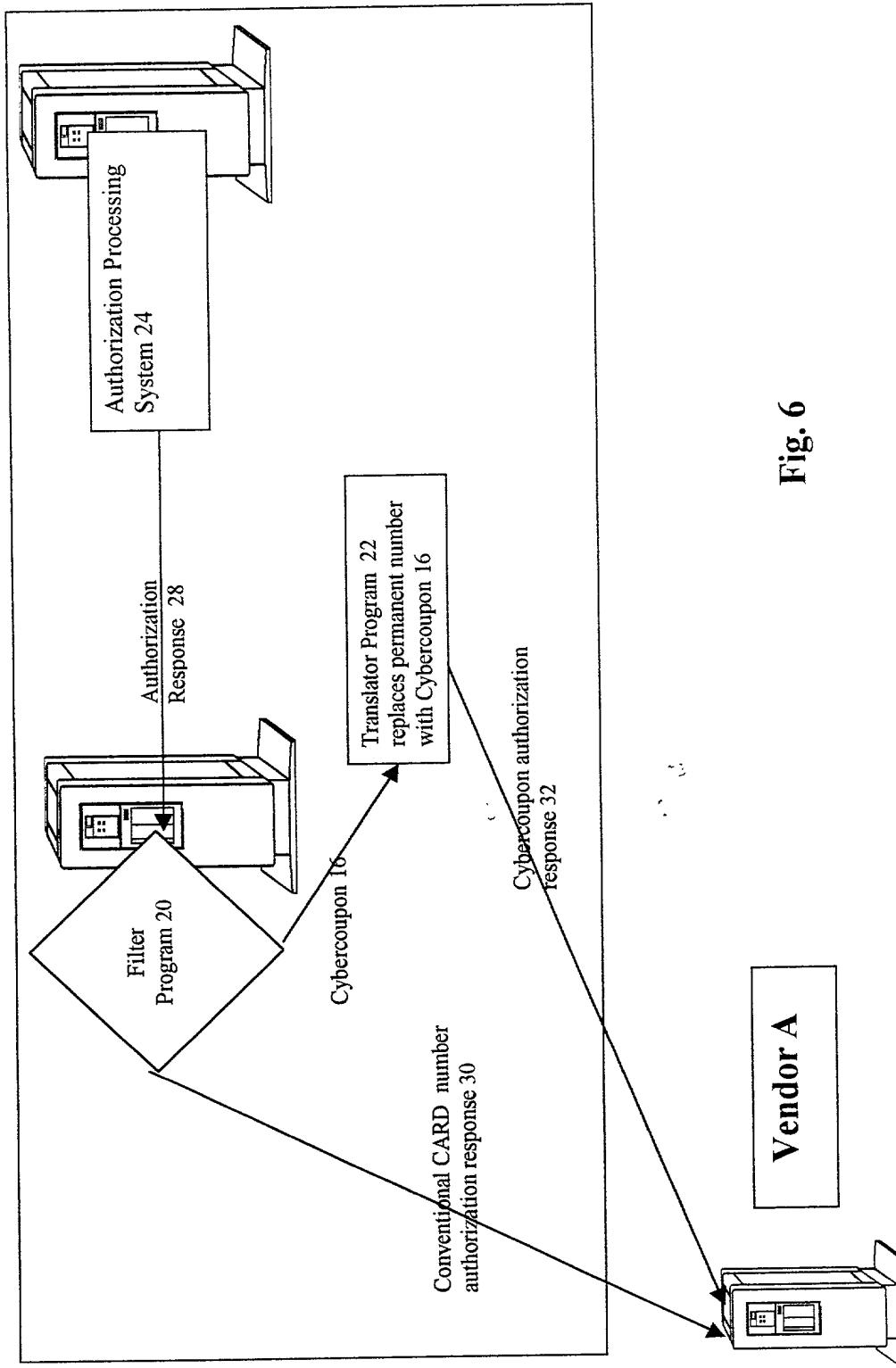
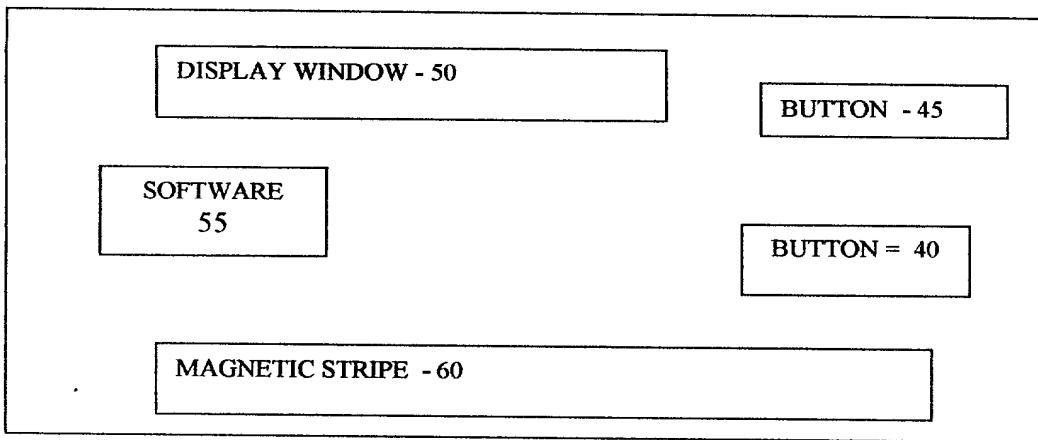


Fig. 6



Combined Magnetic Stripe / Smartcard

Figure 7